

Woodlands Winding Brook HOA Open Board Meeting Minutes

April 17, 2025 – 7:00 PM

Location: Zoom (<https://iu.zoom.us/j/920232039>)

Call to Order & Introductions

Attendees: All five board members present, Cathy Brown, Donna Davis, Valerie Grim, Kris Kuntz, Kieth Mize, along with homeowners Susan Seitzinger, Cindy Johnson, Jeff Cup, Connie Beckwith (via Connie's iPhone), Janette Clausen, John Piatt, Shahana Ansari, Ashley Dowdy and Shelley Taylor.

General Meeting Guidelines:

- Attendees can mute/unmute themselves, but comments are requested to be held until invited and should be specific to the topic being discussed.
- Open comments will be allowed at the end of the meeting, if time permits.
- All present are homeowners and should be treated with respect; no foul language.
- The meeting is more focused, so extensive back-and-forth comments are not expected.

Approval of Previous Minutes

- Motion made by Kris Kuntz to approve the minutes from the February meeting (not last month's open board meeting, as initially stated).
- Motion seconded and passed unanimously by all five board members.

Board Decisions & Executive Session Report

- No decisions were made outside of a formal meeting.
- One executive decision was made to purchase LED dusk-to-dawn light bulbs for garages, costing \$120.22,
- Installation of these bulbs was completed by volunteers, led by Kathy Brown, and is expected to reduce electricity usage.

Executive Meetings:

- The board and administration are currently meeting weekly on Tuesdays.
- Phoenix Properties: Jamar has transitioned to a new company called Phoenix Properties. James is no longer involved; the company is under new ownership.
- A board-only executive meeting was held prior to this general meeting.
- No lawsuits are currently active: public legal cases at mycase.in.gov or <https://public.courts.in.gov>

President's Report

- **Drainage Requirements:** Finalizing drainage requirements to satisfy the city.
- **Wood Chip Trails:** Removal of wood chip trails began today as per city request, except for the trail between the court and the circle.
- **Siding Replacement:** Discussion about replacing siding.
- **Foundation Drainage & Stormwater:** Foundation drainage and storm water issues are still being addressed.
- **Governing Documents:**
 - Still seeking to re-record governing documents as one, with no changes, to make them ADA compliant (readable by screen readers and searchable).
 - The possibility of entirely changing the documents is also being considered, though this would be a larger and longer-term project.

- **Vendors:** Still evaluating vendors; a vote on a new trash vendor will occur tonight.
- **Yearly Maintenance Schedule:** Working with the grounds committee to ensure the schedule is accurate and logical (e.g., correcting the timing for faucet covers). The schedule has been temporarily removed from the website and will be re-uploaded once finalized and approved by the board.
- **Board Positions:** Two board positions will be open in 2026; homeowners are encouraged to consider joining.

Property Management Report (Ashley Dowdy)

- **Deck inspections** are complete; a report has been created for each property to guide phased repairs. Detailed report available on the Homeowners Google Drive by the weekend.
- **Trash corral inspection** is underway to create a supply list for repairs; two corrals have been started but not yet stained.
- Basic maintenance, such as cleaning storm drains, has been completed.
- **Basketball goal rim** and net were installed
 - **Jim Maher** was thanked for donating the basketball rim and net.
- **Work orders** have been addressed.
- **Sinkhole:** Bids are being obtained for sinkhole repair; homeowners are advised to be careful around it.

Treasurer's Report

Financial Reports: January, February, and March financial reports will be available on the homeowners' Google Drive by the end of next week.

- There were initial issues with Phoenix's new system, but February's items and March's report have been corrected today.
- The transition to Phoenix's system is becoming smoother.

Balances (as of end of March):

- Checking: \$150,701.41
- Special Assessment Account (for drainage project): \$135,994.25 (will grow and be split between siding savings and drainage)
- Reserves: \$102,818

Arrearages:

- A number of homeowners are still paying \$385/month instead of \$485/month. Letters will be sent, and late fees will be charged.
- **Outstanding;** Feb: \$35,194.43; Mar \$37,109.53
- **Late fees** will be applied to those who haven't paid half of their insurance by January 1st.
- **Legal proceedings** for collections will begin for those over 120 days past due.
- February saw a significant increase in post-30-day delinquencies, indicating many people did not pay. This negatively impacts the HOA, especially concerning insurance payments made in late November and February that were supposed to be covered by January contributions.
- **Payments** can be made via the website.

Committee Reports

Grounds Committee (Susan)

- **Clean up Day:** Working on getting board input for a small grant application

- **Janette Clawson** is leading the garage inventory and cleanup.
- **Kathy Brown and Susan** will be doing common area plantings.
- Waiting on more bids for spot repair; three quotes have been received for the sinkhole.
- **Mailbox renovation** (spray paint, decals).
- **Deck renovation** (sprucing up chairs, getting cushions and umbrellas).

Finance Committee

- Focusing on setting up financials for 2025.
- Phoenix sends financials, which are then cross-referenced by Cindy's spreadsheet, Kris's spreadsheet, and Ashley's data to ensure accuracy.
- Monthly internal checks are performed, including year-to-date totals versus budget.
- Ensuring all vendors have proper insurance paperwork and business licenses before being hired, as required for HOA work. Phoenix is already addressing this.
- Discussion about the changes from Jamar to Phoenix:
 - James is no longer involved; Tonya is now the head office manager.
 - New policies: such as not charging 55/hr., for meetings held during 9-5 working hours, are being implemented.
 - Looking for better vendors; no longer working with RNS or Julie Todd
 - Operating as a more legitimate company than before.
 - Phoenix is using **AppFolio** for accounting, which is a new system requiring a learning curve for all involved.
 - Strict adherence to invoicing for all payments; no payments will be made without a documented invoice.
 - All work, even small jobs like pest control, must be approved by the board before it's done.
- **Payment Questions:**
 - **PO Box:** The PO Box will remain the main mailing address for payments; Ashley checks it regularly.
 - **Combined Payments:** Homeowners can combine HOA fees and special assessments on one check, as long as the memo indicates how to apply the funds.

Outreach Committee (Janette)

- **Welcome Packet:** Janette is revising the outdated welcome packet.
- **Volunteers:** Continually seeking volunteers for various activities, including garage cleanup and common area planting.
- **Shahana** has initiated a follow-up meeting to further pinpoint outreach strategies.
- Discussion on reaching more homeowners:
 - **Laundry clips:** Considering using laundry clips for notices, as email newsletters may not be consistently read.
 - **Survey experience:** A survey on a cleanup day revealed limited responses.
 - The board is open to ideas on how to engage more homeowners, especially those who may not be receiving or understanding information (e.g., those still paying incorrect fees).
 - **Volunteering on committees** typically requires only a few hours a month.

D. Buildings Committee (Connie and Jeff)

- The committee has not been meeting since the beginning of the year.
- Connie has an idea for a project that would involve both the Building and Grounds Committees.
- The Buildings Committee currently lacks a board liaison.
- The board will discuss the potential combination of committees and Kathy's role.

- Call for volunteers for the Building and Grounds Committee.

Ongoing Business

Bat Issue

- Previous bids fell through; the board will revisit this issue as bats become more active to confirm their presence in additional buildings.

Deck Repair

- **Deck inspection reports** are complete, triaged by safety concern (1-4, with 1 being serious safety concern).
- **Prioritization:** The board will prioritize repairs starting with Category 1 decks (worst to best). Garrett leading the repairs.
- **Bids** will be sought for one deck requiring complex repair and another with significant issues.

Future Plans: Once all necessary repairs are completed, the board will assess the budget for power washing and sealing decks, either this year or next.

Wood Chip Trails

- **Status:** Work on removing the wood chip trails, contracted last November, has begun.
- **Scope:** The trails between buildings and behind buildings on the "wood side" will be completely removed down to bare ground.
- **Erosion Control:** Erosion blankets with a seed mixture will be installed in between buildings to help with drainage and prevent erosion.
- **Progress:** Workers started near Building 7, circling behind it, and are now working between Buildings 6 and 7.
- **Disposal:** The removed wood chips are being hauled away as waste.
- **Timeline:** The project is expected to be completed within two to three weeks, weather permitting.
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- **Grass Mixture:** The seed mixture for the erosion blankets includes a combination of grass and wildflowers.
- **Shade Tolerance:** The blend was chosen to thrive in shady areas, which is why previous grass growth has been challenging.
- **City Requirements:** The specific seed blend had to meet stringent city requirements.
- **Appearance:** The wildflowers are expected to be low-level and will likely be mowed, so they may not be highly visible, especially in front of buildings. They could add beauty to areas behind buildings where the wood chip trails previously existed.

Dog Cleanup Costs

- **Volunteer Effort:** Kathy has volunteered to manage dog waste disposal, with Keith as backup.
- **Cost Savings:** The HOA will only incur the cost of bags, not labor.

New Business

Trash and Recycling Pickup

- **Current Provider (Republic):** \$1,145 per month for five trash pickups and two recycling pickups per week. Prices may increase in June.
- **Rumpke Bid:** \$830.35 per month, plus a variable fuel surcharge (currently \$130.86), totaling \$961.21 per month. A three-year contract guarantees this amount.

- **Ava Bid:** \$730 per month, with no fuel surcharge. Price is not guaranteed for multiple years.
- **Recycling Concerns:**
 - The court area does not have a recycling bin due to space constraints; another dumpster was added instead.
 - There are doubts about whether materials truly get recycled, but the board notes the importance of offering the service for homeowner satisfaction.
 - The cost of recycling is approximately \$130 per month.
 - The importance of educating the community on proper recycling practices was discussed.

Board Decision: A motion was made and approved to accept AAS as the new trash and recycling provider.

- **Vote:** Motion seconded and passed unanimously by all five board members.

Sinkhole Repair:

Background: The sinkhole needs repair, and the HOA's insurance deductible is \$5,000. All bids received are under this amount, meaning the HOA will bear the full cost. This is not a new sinkhole and previous repairs did not hold.

Bids Received:

- **Option 1:** CNH - Simple repair (dump rock, filter) for \$1,945.50.
- **Option 2:** CNH (Recommended): Deeper excavation to rock, filling with riprap and fabric, for \$3,588.87.
 - **Expert Recommendation:** Kathy's friend, a geologist specializing in Karst, recommended the more expensive CNH bid (Option 2) as it involves thorough excavation to rock and is more likely to be a permanent solution.
- **Permitting:** It is unclear if a city permit will be required, which could add to the cost. Ashley will confirm this with CNH.
- **Board Decision:** A motion was made and approved to accept CNH's bid for \$3,588.87. The board approved spending up to \$4,000 to cover potential bond and permit costs. The work will cover an 8ft x 8ft area. ~105
 - **Vote:** The motion was seconded and passed unanimously (5 Ayes, 0 Nays).
 - Ashley will contact CNH tomorrow to initiate permit checks and work.

Moving Bank Accounts to Interest-Bearing Institutions:

The board proposes moving a majority of HOA bank accounts to a bank that offers better interest rates.

German American (Current Bank):

- Checking accounts: **0% interest** (standard for business checking).
- Money Market accounts: Three accounts paying **0.3%, 0.15%, and 0%**.
- Requires physical signatures for new board members on accounts.

First Internet (Proposed Online Bank):

- In business since 1999, main office in Fishers, Indiana.
- Checking accounts: **0.5% interest**.
- Money Market savings accounts: **3.46% interest**.
- No fees if balances exceed \$4,000 in money market savings; no minimums for checking.
- Uses DocuSign for board member account changes, eliminating the need for physical visits.

Proposed Account Structure:

- Maintain reserves, special assessment, and checking as separate bank accounts.
- Attach a money market account to the checking account to earn interest on excess funds that can be easily transferred when needed (e.g., for large, infrequent payments).
- Keep an account at German American specifically for depositing checks (as processing 66 checks electronically is impractical). Funds would then be regularly transferred to First Internet.
- The current debit card account could be maintained at German American with less money.

Financial Impact: Currently earning approximately \$100 annually in interest. With First Internet, could potentially earn **\$400-\$500 per month** in interest.

- Interest earned on special assessment funds and reserves would contribute directly to the growth of those accounts, rather than being used for general HOA expenses.
- Concerns were raised about the immediate need for this change given other ongoing projects, lack of familiarity with online banks, and a desire for a detailed financial model before a decision.
- Chris emphasized that this has been a goal since last May and encouraged research into First Internet's legitimacy.

Siding Project Concerns:

- A Building Committee member expressed concern about the upcoming **siding special assessment**, due May 1st. A reminder about the special assessment fee will be sent.
- **Internal Concern:** Some homeowners are already behind on payments, and a large lump sum assessment may be difficult for some.
- The board acknowledged that delaying action on siding is an option. Regardless of rehabilitation or replacement, a significant fund is needed, and the special assessment is vital for this purpose. Even painting or sealing would be a substantial cost.
- The committee member suggested seeking **professional opinions on restoring and sealing the existing cedar siding** to compare costs with full replacement, aiming to preserve the wood, and was encouraged to find professionals willing to discuss cedar restoration.
- The board and Ashley noted previous attempts to find cedar restoration specialists were unsuccessful, with some experts (including J.D Hostetter and UHQ advising that the cedar is beyond restoration and would be more expensive to repeatedly fix than to replace.
- **Hardy board siding** (cement fiber) was discussed as a replacement option. It's heavy, cannot get wet on the back, and is durable, resistant to bugs, rot, cracking, and splitting, with a 45-year warranty. It can be purchased with color and may need repainting every 15 years.
- J.D Hostetter also offered a bid for replacing individual gable ends at around **\$13,000**, using a Hardy board color similar to the existing units. This would allow for phased replacement as needed.
- Previous bids from last year for full building siding replacement ranged from **\$95,000 to \$105,000 per building**.

Adjournment & Next Meeting